

Doize
(D. P. Roman)

2005 SEP 22 AM 10 20

September 19, 2005

FDIC San Francisco Regional Office
John F. Carter, Director
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter:

I am writing to ask for your support in keeping Wal-Mart out of banking. Wal-Mart has a history of destabilizing communities by driving local companies out of business.

I work for a small independent community bank and the presence of Wal-Mart will hurt me and the other businesses in my community.

Please deny their application for an industrial loan company (ILC) charter.

Sincerely,



Mary Jo Woodarek
Cattaraugus County Bank